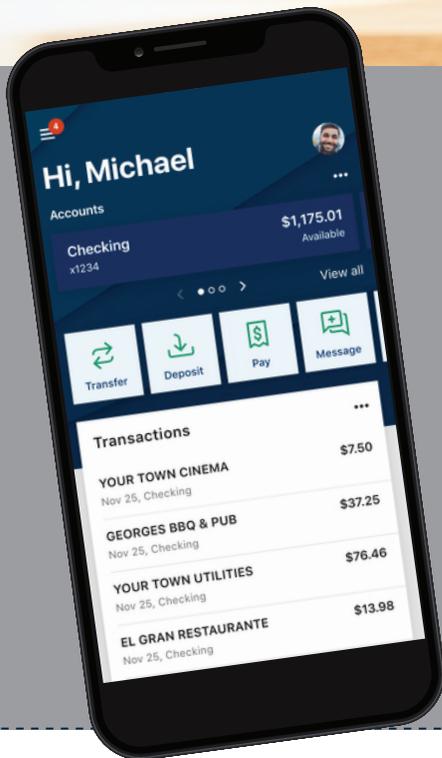
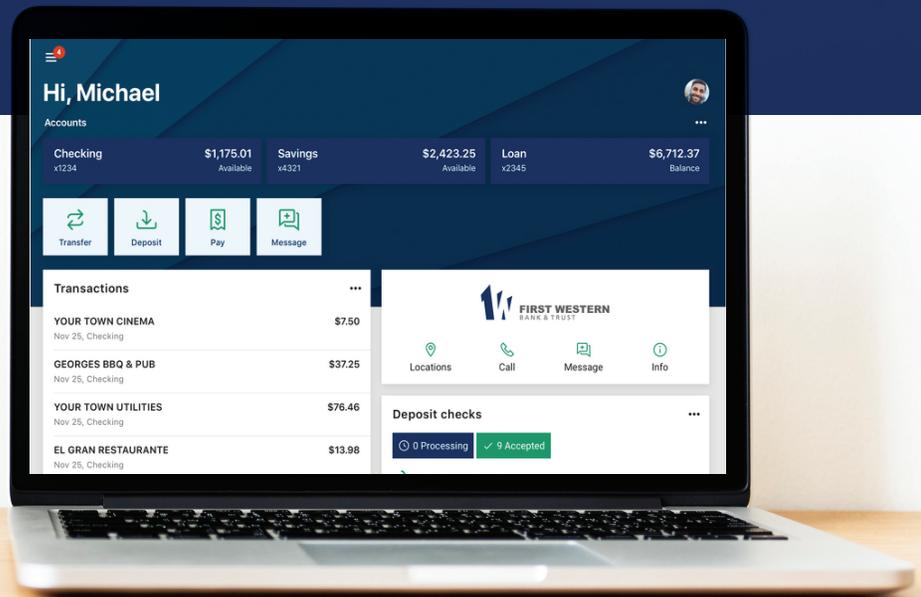


# Introducing A New **DIGITAL BANKING EXPERIENCE**

## October 6, 2020

We're upgrading to a cleaner, simpler, more secure platform.



## So, what's coming?

- A modern, **consistent look and feel across all your devices**, simplifying how you manage your accounts and move money.
- A **new mobile app** with Touch or Face ID for enabled devices.
- A **more personalized experience** - arrange your Dashboard in a way that makes the most sense to you.

### ENHANCED SECURITY

- **Transaction Alerts:** real-time transaction alerts delivered to your mobile device.
- **Touch and Face ID** for enabled devices.
- **Two-Factor Authentication** – A code will be delivered to you outside of the system to verify your identity. Check out the Quick Start Guide below for more information.
- **Enhanced Card Controls:** misplaced your debit card? You will now be able to **temporarily disable your card** while you look, and turn it back on once you find it. You can also report the card lost or stolen.

## Save this Quick Start Guide for October 6!

1. **Visit the homepage** of our website to sign in from a computer, or visit the App Store or Google Play and download our myFirstWestern mobile banking app.
2. **Enter the username and password** that you established for your Online Banking account in our previous system in the username and password fields.
3. **Establish Two Factor Authentication:** A code will be delivered by text or call to a phone number you provide. Ensure that you have access to this phone while you are completing this process. This code may not be delivered to an email address. You only need to complete this process once.

Your login credentials will be the same whether you log in from a computer or the app!

## You'll also be able to:

- ✓ **View check images and e-statements**, all from your mobile device.
- ✓ **Add a payee to your Bill Pay account** from your mobile device.
- ✓ **Connect accounts** at other financial institutions (*Not all financial institutions are available*).
- ✓ **Add multiple profiles** - access multiple online banking profiles from any device.
- ✓ **Add notes**, tags or images such as receipts to your transactions.

## Important Information to Enhance your Online Banking Experience

**ALERTS:** Any alerts established in the previous Online Banking system will not transfer to the new system. You may reestablish balance and transaction alerts in the new system beginning on October 6. When using our mobile app, you'll need to enable notifications in order to receive alerts.

**ACCOUNT HISTORY:** 120 days of account history will transfer with the conversion, and your transaction history will build with continued activity. E-statements prior to 120 days will still be available for your reference in the Documents section.

**MOBILE CHECK DEPOSIT:** Mobile check deposits accounts will be available for immediate use on October 6, 2020. Cutoff time for mobile check deposits is 3:00 PM CST and funds are deposited within 1-2 business days. New mobile check deposit accounts require 1-2 days for approval.

**TRANSACTIONS:** On the home screen, the transaction list includes transactions from all of your accounts. You may view transactions from specific accounts by clicking on the account name.

**SUPPRESSED ACCOUNTS:** You may have accounts connected to your profile that were suppressed from your view in the previous system. These accounts will be viewable at the time of the upgrade. To suppress any of your accounts, click on the account you wish to suppress, select Settings, and turn off the button next to "Show in App."

## Important Dates

<b>OCTOBER 5</b>	<b>The conversion to our new Online Banking platform will take place starting at 5:00 PM CST on October 5, 2020.</b> During this time, Online Banking (desktop and mobile) will not be accessible.
<b>OCTOBER 6</b>	<b>The new Online Banking system will be live on October 6.</b> On this date, you will be able to download the new myFirstWestern app and log in by following the Quick Start Guide instructions on the previous page. The existing FWBT Mobile Banking app will begin prompting customers to download the new myFirstWestern app before October 20, 2020.
<b>OCTOBER 20</b>	14 days after the new system is live, October 20, you will no longer be able to log in to the FWBT Mobile Banking app. <b>Please download the new myFirstWestern app by October 20, 2020.</b>